

Debtor 1 Pamela Fields aka Pamela Birckett-Fields

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Eastern District of PA
(State)

Case number 19-12847-amc

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: Carrington Mortgage Services, LLC Court claim no. (if known): 12-1

Last 4 digits of any number you use to identify the debtor's account: 3 7 6 7

Property address: 7103 Montour Street
Number Street

Philadelphia, PA 19111
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: ____/____/____
MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ 0.00
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ \$1,031.50
(259.71) suspense
- c. **Total.** Add lines a and b. (c) \$ 771.79

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

07 01 2024
MM / DD / YYYY

Debtor 1 Pamela Fields aka Pamela Birckett-Fields
First Name Middle Name Last Name

Case number (if known) 19-12847-amc

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Angela C. Pattison
Signature

Date 06 / 19 / 2024

Print Angela C. Pattison
First Name Middle Name Last Name

Title Creditor's Counsel

Company Hill Wallack LLP

If different from the notice address listed on the proof of claim to which this response applies:

Address 1415 Route 70 East, Suite 309
Number Street

Cherry Hill, NJ 08034
City State ZIP Code

Contact phone (856) 616 - 8086

Email apattison@hillwallak.com

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA
(PHILADELPHIA)**

| | |
|---------------------------------------------------------------------------------------------------------------|----------------------------------------------------|
| <p>In re:</p> <p>Pamela Fields aka Pamela Birckett-Fields</p> <p style="text-align: center;">Debtor</p> | <p>Chapter 13</p> <p>Case No.: 19-12847-amc</p> |
|---------------------------------------------------------------------------------------------------------------|----------------------------------------------------|

CERTIFICATE OF SERVICE

I certify under penalty of perjury that I served or caused to be served the above-captioned pleading, Response to Notice of Final Cure, on the parties below via First-Class Mail and

Electronic Notification on June 20, 2024:

Pamela Fields aka Pamela Birckett-Fields
7103 Montour Street
Philadelphia, PA 19111
Debtor
Via Regular Mail

Michael A. Cibik
Cibik Law, P.C.
1500 Walnut Street
Suite 900
Philadelphia, PA 19102
Debtor's Counsel
Via ECF

Scott F. Waterman
2901 St. Lawrence Ave
Suite 100
Reading, PA 19606
Chapter 13 Trustee
Via ECF

United States Trustee
Office of the United States Trustee
Robert N.C. Nix Federal Building
900 Market Street, Suite 320
Philadelphia, PA 19107
U.S. Trustee
Via ECF

By: /s/ Angela C. Pattison
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Attorney ID 307611
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